

VBO Real Time Seminar Text Transcript

“Starting a Virtual Business 101”

August 20, 2002

Note to participants: Go to www.lifelines2000.org/vbo to access the VBO Message Board and to view answers to questions presented during the real time seminar. A graphical outline is presented at the end of this transcript on how to access the VBO Message Board.

Until we meet again, happy virtual officing! - Victoria

Victoria Parham, Presenter has joined the VSSCYBEROFFICE.COM Private Meeting.

Victoria Parham, Presenter: Greetings and welcome to your Premier VBO Seminar "Starting a Virtual Business 101"

Victoria Parham, Presenter: Few Reminders: make sure your microphone and speakers are plugged in and turned on

Andre has joined the VSSCYBEROFFICE.COM Private Meeting.

proficiency has joined the VSSCYBEROFFICE.COM Private Meeting.

Elise Fox has joined the VSSCYBEROFFICE.COM Private Meeting.

Victoria Parham, Presenter: welcome elise and christy

Cara Rea has joined the VSSCYBEROFFICE.COM Private Meeting.

Victoria Parham, Presenter: we will be starting promptly at 1400/hrs EST

proficiency: ok, thanks

Victoria Parham, Presenter: hello cara and welcome!

proficiency: will we be using our webcams?

Cara Rea: Hi

Victoria Parham, Presenter: you may do so if you have one and when you have the microphone to speak your video should stream

Victoria Parham, Presenter: to the others on the platform

proficiency: ok

Victoria Parham, Presenter: can you all hear the music if so click a green check by your name

Victoria Parham, Presenter: see you in a few...

Victoria Parham, Presenter: christy are your speakers or headset on?

proficiency: yeah..

proficiency: I had to turn my audio off right quick

proficiency: audio

Victoria Parham, Presenter: so you do hear the music?

proficiency: yes

Victoria Parham, Presenter: great!

Elise Fox is having connection difficulties.

Elise Fox's connection is now functioning properly.

Ed Roscoe has joined the VSSCYBEROFFICE.COM Private Meeting.

Noel has joined the VSSCYBEROFFICE.COM Private Meeting.

Victoria Parham, Presenter: hi Ed and Noel

LaKita Clark-Parker has joined the VSSCYBEROFFICE.COM Private Meeting.

Victoria Parham, Presenter: welcome

Ed Roscoe: Hello

Noel: Hello

Victoria Parham, Presenter: we'll begin promptly at 1400/hrs

Ed Roscoe: I had the Techs working on my sound all morning, but still don't have microphone capabilities, but will listen intently

Victoria Parham, Presenter: can you hear the music ed?

Ed Roscoe: yes

Victoria Parham, Presenter: if it's too loud adjust your speakers

Ed Roscoe: it's okay

Robin has joined the VSSCYBEROFFICE.COM Private Meeting.

proficiency: Did the music stop?

Ed Roscoe: no

Ed Roscoe: Hello Robin

proficiency: ok, I fixed it

Bonnie Templin has joined the VSSCYBEROFFICE.COM Private Meeting.

LaKita Clark-Parker: Hello Robin & Bonnie

Jennifer Manter has joined the VSSCYBEROFFICE.COM Private Meeting.

Robin: Hekllo

Robin: Hello

Ed Roscoe: Hello Jennifer

Jennifer Manter: Hello

Bonnie Templin: Hello all!

Victoria Parham, Presenter: greetings from Alaska to all

proficiency: Hi

Ed Roscoe: Hi Bonnie

Victoria Parham, Presenter: will be taking roll call shortly

Victoria Parham, Presenter: Note: if you get kicked on the real time seminar platform, simply log back in using your assigned password

Shawn Young has joined the VSSCYBEROFFICE.COM Private Meeting.

Betsy has joined the VSSCYBEROFFICE.COM Private Meeting.

Victoria Parham, Presenter: welcome to shawn and betsy

Victoria Parham, Presenter: music is off getting ready for roll call

Kate has joined the VSSCYBEROFFICE.COM Private Meeting.

Ed Roscoe: Hello Kate

Kate: Hello

Silvia Govoni has joined the VSSCYBEROFFICE.COM Private Meeting.

Shawn Young: Just got off phone with dani booth, she and Erin are behind proxy at quantico and will not be able to attend this meeting

Victoria Parham, Presenter: thanks shawn

Michelle has joined the VSSCYBEROFFICE.COM Private Meeting.

Ed Roscoe: Noel, can you hear Victoria

Noel: Yes

Ed Roscoe: Victoria, The first slide has not yet appeared

Bonnie Templin is having connection difficulties.

LaKita Clark-Parker: I haven't received a slide yet.

Andre is having connection difficulties.

Robin: The sound keeps coming in and out. Is this going on for everyone?

Cara Rea: yes

Robin: ok

Bonnie Templin's connection is now functioning properly.

Andre has left the VSSCYBEROFFICE.COM Private Meeting.

Andre has joined the VSSCYBEROFFICE.COM Private Meeting.

Noel: I do not see slide

Kate: still on OWBC slide

Robin: no. I'm still on the online women's slide

Cara Rea: still seeing the OWBC slide

Betsy: ditto

Glynis has joined the VSSCYBEROFFICE.COM Private Meeting.

Kate: the slides aren't coming through, but following along with pdf file that was emailed.

Betsy: The correct slide came through!

Glynis: i;m still on slide 16?

Glynis: i'm still on 16...

Glynis: ok now

proficientcy: How can you get a bussiness grant or loan?

Glynis: Glynis Small Business Administration: www.sba.gov/financing shows different loan programs. SBA does not have grants for SB.\

Glynis: Also, check out the Women's Business Centers in your state: www.onlinewbc.gov, click on Women's Centers, and choose your state.

Elise Fox: I know a great deal of market research is done every year. Where would I look to tap into that?

Glynis: Contact the Associations for your products, services or industries. Some release free white papers

Glynis: You can do this via an Internet search

Elise Fox: Thank you

Glynis: SBA offers business plans too: <http://www.sba.gov/starting/indexstartup.html> it is a start up kit

Glynis: We also have the Online Women's Business Center plans:

<http://www.onlinewbc.gov/docs/starting/>

proficientcy: Thank you for the loan info.

Michelle: is it possible to have a virtual business in resale of ceramics that I have access to here in Sicily---where we are stationed?

Kate: you could open an ebay store

Noel: where can I get some ideals of small business?

Glynis: Yes, contact the US Small Business Administration, Office of International Affairs www.sba.gov, the focus for US government agencies is more for exporting from US to other countries.

Ed Roscoe: Michelle, do you live on base?

Noel: Thanks, Glynis

Betsy: re ceramics, I saw an article a couple of years ago in a publication that might have been Air Force Times about a spouse who had a business re-selling Polish ceramics. She ultimately ended up with a warehouse near Patrick AFB in Florida to hold the goods between receipt from vendors to mailing off to customers. It would be a good lead if you could find her name and the article.

proficientcy: Is there any financial help starting a business available through the military or for military?

Elise Fox: Thank you Victoria

proficientcy: Such as maybe grants or loans for military.

Ed Roscoe: yes

Glynis: Onlinewbc: <http://www.onlinewbc.gov/docs/market/PuttingRightPrice.html>

Shawn Young: you missed bonnie\

Robin: You are passing it to Lakita not Bonnie on my screen.

Glynis: to set your billing policies: http://www.onlinewbc.gov/docs/finance/feeling_crunch.html

Shawn Young: still says lakita on my screen

Elise Fox: I'm showing two Bonnie Templin's

Robin: on mine as well

Robin: I have two bonnie's also

Bonnie Templin: No, just one of ME

Glynis: does Bonnie have a microphone?

Ed Roscoe: hello

Robin: yes

Ed Roscoe: yes

Glynis: yes

Elise Fox: Bonnie, maybe you should just type your question

Shawn Young: hear you

LaKita Clark-Parker: For some reason you cannot hear me when I speak

Bonnie Templin: yes, I have a mic, but don't have a question at this time.

Ed Roscoe: Do you live on Base Michelle

LaKita Clark-Parker: as far as I know my mic is connected properly

Ed Roscoe: I couldn't have said it any better myself Victoria

Ed Roscoe: Customs Laws as well

LaKita Clark-Parker: I also live in Italy and I know you can't run a business out of your home but an online business may be possible

Elise Fox: What if you are living on base in a foreign country? (My husband and I are looking to go to Japan.)

Noel is having connection difficulties.

Noel's connection is now functioning properly.

Glynis: I am AWAY for a moment.

Glynis: I have returned.

Robin: www.paypal.com has a store, as well, and it can have your payment options set up for you

Ed Roscoe: Elise, you would fall under the regulations for operating a business out of Government Housing. Check with your housing office for a copy of the regulations for operating

a business from your quarters.

proficiency: or billpoint

Glynis: is this 9:15 in Italy?

proficiency: billpoint

Shawn Young: yes

Robin: yes

Ed Roscoe: yes

Cara Rea: yes

proficiency: THANK YOU

Glynis: Would you mind sharing your physical locations? I would like to show the scope of this class to my management--geographically.

Kate: The same goes off base...different areas have different zoning laws.

Shawn Young: Washington, DC

Elise Fox: Annapolis MC

Elise Fox: (MD)

proficiency: NAS Lemoore, CA

Kate: Lemoore, CA

proficiency: hey

Bonnie Templin: Newport, OR

Victoria Parham, Presenter: Anchorage, Alaska

Jennifer Manter: Enid, OK

Betsy: Sacile, Italy (near Venice)

Ed Roscoe: Millington, TN

Noel: Las Vegas, Nv

Robin: Virginia Beach, VA

LaKita Clark-Parker: Elise, I'm sure it may vary from country to country but here in Sicily the laws are very defined and I have checked into it because I am a hair stylist/nail tech. In Sigonella you are suppose to let them know if you are running a business and they get 10% of your income.

Cara Rea: Niceville, Florida (panhandle near Destin and Pensacola)

Michelle: Michelle Sicily

Shawn Young: Now each of you can save this text chat look bottom left hand side for "save text chat as"

LaKita Clark-Parker: I'm in Sicily living off base

Silvia Govoni: When you enter into an agreement to do work for a "faceless" client in

cyberspace, how do you safeguard that the client is: 1) legitimate, 2) that you have entered into a legal, binding contract for work completed, & 3) that you will be compensated?

Shawn Young: below and to the right of the help button

Robin: Elise, according to my housing handbook for VA. You have to request permission prior to running a business from base housing. This is all that is said in my housing handbook.

Elise Fox: Thank you Robin

Cara Rea: Air Force Times article

Bonnie Templin: Navy Times article

Robin: The Navy Times article in the August 12th issue

Betsy: Yes, in Italy you need, to be fully legal, a business tax number, I forget what it's called, and to keep scrupulous records for the finance police to review. For a service business, such as installing computer networks, you also need an Italian partner. For an on-line business I don't know.

Elise Fox: I heard about you through an e-mail that came out to all the base

Glynis: Networking from previous DOD initiatives

Jennifer Manter: Air Force Times article

Noel: Air Force times

proficiency: I also would like to know the same as Silvia

Kate: Found the link while browsing lifelines2000.org

Silvia Govoni: Navy News article - mailed to my home on Fridays (I'm in Hawaii)

Michelle: My husband found out about the site from his weekly meetings at work---Chain of command

Betsy: Air Force Times article, or maybe Stars & Stripes?

Glynis: V, how many people tried to register for this very first class?

Robin: Betsy, that would be a tax identification number, like a person's social security number

Robin: very easy

Ed Roscoe: Right on the money

Bonnie Templin: Simple

Cara Rea: Perfect!

proficiency: Very detailed and easy

Jennifer Manter: Easy to follow no problems

Betsy: easy to follow, no difficulties.

Noel: easy to follow

Kate: The instructions were clear and easy. I had technical difficulties logging in for the practice session last Tuesday, but today it worked perfectly.

LaKita Clark-Parker: Victoria and Glynis, this has been very helpful and I look forward to the next seminar. The instructions were easy.

Elise Fox: The instructions were fine. But every time I tried to use the links you sent, outlook froze. If I put the URL in directly, the site came up fine.

proficiency: I have a question..

Glynis: No problem, but I would suggest you put the instructions to start early 15 minutes at the very beginning of your email to the clients.

Michelle: Instructions were very good---downloading the preparations were easy---I'll definitely be coming back for the other seminars.

Cara Rea: Thanks, Christy

LaKita Clark-Parker: I agree with Glynis

Silvia Govoni: For the purposes of licensing your online business, how do you license a virtual business (the state where you live, on base, etc)?

LaKita Clark-Parker: How profitable are the personal shopper or event planner businesses

LaKita Clark-Parker: opps! personal shopper

Robin: Don't you need their tax id number? For taxing purposes?

LaKita Clark-Parker: Glynis do you know?

Glynis: your client may be a US business with TIN, but they might be a private client.

Glynis: V, do you want to address fed vs state tax?

Robin: Then would the TIN be their SSN?

Elise Fox: I'm also interested in Silvia's licensing question

LaKita Clark-Parker has left the VSSCYBEROFFICE.COM Private Meeting.

proficiency: Me too.

Glynis: thanks V. www.irs.gov and there is a section on small or self-employed business.

Glynis: a private citizen does not have to give out their ssn.

Michelle is having connection difficulties.

Silvia Govoni: Realizing that image is of utmost importance especially on the web, and as a startup you don't have a lot of capital to invest in developing a substantial website, do you recommend utilizing the "good old fashioned" hard copy mktg materials (biz cards et

Silvia Govoni: I think I might be having a problem accessing my mic.

proficiency: If you are starting online business, it would be a good idea to advertise in many search engines.

Cara Rea: Thank you to everybody ... this was very helpful.

Michelle is having connection difficulties.

Elise Fox: Thank you all - I'm feeling very excited about the possibilities now

Bonnie Templin: Thank you

Robin: Thank you

Glynis: bye!

Kate: Thank you

Silvia Govoni: This is a hello to Randy E - remember me from HQMC transition? Just thought I'd say hello..Iam now stationed in Hawaii..

Victoria Parham, Presenter: don't forget to sign the survey

Jennifer Manter: Thanks

Victoria Parham, Presenter: when you log out

Ed Roscoe: Thanks

proficientcy: THANKS everybody!! I can't wait till the next seminar

Bonnie Templin has left the VSSCYBEROFFICE.COM Private Meeting.

Glynis has left the VSSCYBEROFFICE.COM Private Meeting.

Elise Fox has left the VSSCYBEROFFICE.COM Private Meeting.

Silvia Govoni: Thanks for an enjoyable morning! See you next time.

Jennifer Manter has left the VSSCYBEROFFICE.COM Private Meeting.

Cara Rea has left the VSSCYBEROFFICE.COM Private Meeting.

proficientcy has left the VSSCYBEROFFICE.COM Private Meeting.

Robin has left the VSSCYBEROFFICE.COM Private Meeting.

Shawn Young: Silvia -- This is Randy. Glad to have you participating today. This has been a great seminar, great Q&As. Looking forward to doing more of this fall.

Kate has left the VSSCYBEROFFICE.COM Private Meeting.

Betsy has left the VSSCYBEROFFICE.COM Private Meeting.

Shawn Young: Victoria -- Great job! Thanks for working so hard to make today's session so successful. I'll be on leave until Mon 26 Aug. Son getting married and husband retiring this week.

Andre has left the VSSCYBEROFFICE.COM Private Meeting.

Ed Roscoe: Thanks you Victoria and Glynis

Victoria Parham, Presenter: thanks ed

Victoria Parham, Presenter: Thanks everyone for participating

Shawn Young: Glynnis -- This is Randy. You gave very helpful responses today. Excellent resources. Glad to have SBA as a partner with Navy and MC. Glad you could make it today, too. I know it was hard with your schedule.

Victoria Parham, Presenter: Randy, Glynis signed office but will post text chat to vbo resource library

Michelle has left the VSSCYBEROFFICE.COM Private Meeting.

Noel has left the VSSCYBEROFFICE.COM Private Meeting.

Silvia Govoni has left the VSSCYBEROFFICE.COM Private Meeting.

Shawn Young: This is Randy. Victoria -- Superb job.

Ed Roscoe has left the VSSCYBEROFFICE.COM Private Meeting.

Shawn Young has left the VSSCYBEROFFICE.COM Private Meeting.

Michelle has joined the VSSCYBEROFFICE.COM Private Meeting.

Michelle: I got kicked off the platform---anyone still there

Victoria Parham, Presenter: it's all over

Michelle: sorry I missed the clo9sure

Michelle: Yes--thank you

Michelle: Ciao! from Sicily

Graphical Instruction on how to access the VBO Message Board and Resource Library:

The screenshot shows the homepage of the Virtual Business Owners (VBO) website. The header includes the 'lifelines Services Network' logo, navigation links for 'Log Off | Home | FeedBack |', and a 'Go to LIFELINES' link. The main banner reads 'Virtual Business Owners On the Job: Anytime, Anywhere'. Below the banner, there are several sections: 'Register Now' with a call to action for seminars, 'Winning Employment Strategies for Women' with a sub-header 'Launching Your Virtual Business in CyberSpace', and a 'Conference Room' sidebar. The sidebar contains links to 'Sep 10th Presentation w/Audio', 'Sep 10th Presentation PDF Version', 'Seminar Info Page & Self-Paced Seminars', 'In-Depth articles', 'Survey', 'Events Calendar', 'Resource Library', 'Message Board', 'Moderated Chat', and 'V-Business News'. Three blue arrows with text labels indicate the steps to access the message board: 'Step 1 Logon' points to the 'Log Off | Home | FeedBack |' link; 'Step 2 Place Mouse HERE' points to the 'Message Board' link in the sidebar; and 'Step 3 Click on Message Board' points to the 'Message Board' link in the sidebar.

Step 1
Logon

Step 2
Place Mouse
HERE

Step 3
Click on
Message Board